PHH Mortgage Corporation

NOTICE OF FORECLOSURE SALE

Plaintiff,

vs.

Case No. 10-CV-115

Nikki S. Owen a/k/a Nichole S. Prate a/k/a Nichole S. Owen, John Doe Owen and Amcore Bank

Defendants.

PLEASE TAKE NOTICE that by virtue of a judgment of foreclosure entered on June 9, 2010 in the amount of \$88,296.26 the Sheriff will sell the described premises at public auction as follows:

TIME:

September 14, 2010 at 10:00 a.m.

TERMS:

Pursuant to said judgment, 10% of the successful bid must be paid to the sheriff at the sale in cash, cashier's check or certified funds, payable to the clerk of courts (personal checks cannot and will not be accepted). The balance of the successful bid must be paid to the clerk of courts in cash, cashier's check or certified funds no later than ten days after the court's confirmation of the sale or else the 10% down payment is forfeited to the plaintiff. The property is sold 'as is' and subject to all liens and

encumbrances.

PLACE:

On the steps of the Adams County Courthouse in the City of Friendship

DESCRIPTION:

Lot 8, Hill Lake Estates, Town of Jackson, Adams County, State of

Wisconsin.

PROPERTY ADDRESS:

3212 1st Ln Oxford, WI 53952-9397

DATED:

July 9, 2010

Gray & Associates, L.L.P. Attorneys for Plaintiff 16345 West Glendale Drive New Berlin, WI 53151-2841 (414) 224-8404

Gray & Associates, L.L.P. is attempting to collect a debt on our client's behalf and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.